

GROUP EXHIBIT C



10951 Broadway, Crown Point, Indiana 46307-8836

Note and Disclosure Statement

In this Agreement the words you and your mean any person signing the Agreement. If more than one person signs, each will be responsible for repaying the loan in full. The terms on the following pages are part of the entire agreement. Items preceded by a box "I" are applicable only if checked.

Borrower Name(s) and Address

Louveria M Burks

2890 E 173rd Place

Lansing, IL 60438

Effective Date

5-27-2017

Member Number

[REDACTED]

Note Number

[REDACTED]

Contract Number

134

Maturity Date

6-11-2023

☒ Fixed ☐ Variable

TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE

The cost of your credit as a yearly rate. Subject to change if variable rate.

3.000%

FINANCE CHARGE*

The dollar amount the credit will cost you. Subject to change if variable rate.

\$2,717.80

AMOUNT FINANCED

The amount of credit provided to you or on your behalf.

\$28,500.00

TOTAL OF PAYMENTS*

The amount you will have paid when you have made all payments as scheduled.

\$31,217.80

PAYMENT SCHEDULE

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS*	WHEN PAYMENTS ARE DUE
71	\$433.59	7-11-2017
1	\$432.91	6-11-2023

THE ANNUAL PERCENTAGE RATE IS:

☒ IS A FIXED RATE. THIS IS THE YEARLY INTEREST RATE YOU WILL PAY FOR THE LIFE OF YOUR LOAN.

☐ IS A VARIABLE RATE. The Annual Percentage Rate may change (increase or decrease) during the term of this loan based on changes in an interest rate index which will be called the "index".

The index is _____

The rate will not be changed by more than _____ percentage points on any change date. The change date is: _____
The interest rate will not increase above _____ or decrease below _____. Any increase will take the form of: _____

EXAMPLE: If your loan was \$5,000 at 15% for 48 months and after 6 days the rate increased to 16% your payment would increase to \$141.67.

PREPAYMENT: If you payoff early, you will not have to pay a penalty.

FILING FEES

REQUIRED DEPOSIT: The Annual Percentage Rate does not take into account your required deposit. If any.

LATE CHARGE: If all or any portion of a payment is not paid within 10 days of its due date, you may be charged a late charge of \$18.50.

This amount may change pursuant to Indiana Code 24-4.5-1-106 and 24-4.5-2-203.5 so as to always be the maximum amount permitted by law.

PROPERTY INSURANCE: You may obtain property insurance from anyone you want that is acceptable to the Credit Union. If you get the insurance from the Credit Union, you will pay _____ for a term of _____.

SECURITY: You are giving a security interest in your shares and/or funds in the Credit Union and the following:

☐ The goods or property being purchased ☒ Collateral securing other loans will also secure this loan.

☒ Other (describe) Shares

See your contract documents for any additional information about non-payment, default, and any required re-payment in full before the scheduled date.

*"e" means an estimate

SECURITY

You grant the Credit Union a security interest in your share, share draft and other accounts in the Credit Union (other than those accounts that would lose special tax treatment under State or Federal Law if this Security Agreement applied to them) and the property described below:

YEAR

MAKE

MODEL

IDENTIFICATION NUMBER

OTHER

Shares

You Pledge Shares and/or Funds of \$28,500.00 of loan balance. In Account No.(s) [REDACTED] Sub. # 1

PROMISE TO PAY

You promise to pay \$28,500.00 plus interest on the unpaid balance at rate of 3.000% per year until the loan is repaid. If your loan has a variable

interest rate, the interest rate is tied to the movement of the index shown in the disclosure above. If shares and/or funds are pledged as security for this loan, you are pledging shares or funds in the account(s) described above. You understand that you must keep these shares or funds equal to your loan balance on deposit with the Credit Union until you repay your entire loan. You are not giving a security interest in any account which if pledged, would result in the loss of special tax treatment under the Internal Revenue code.

*If you elected to purchase Credit Life and/or Disability Insurance, the premium stated in the credit insurance disclosure above is included in the Total of Payments and Amount of Payment.

SEE THE REVERSE FOR CONTINUATION OF YOUR CONTRACT TERMS

By signing below, you agree to make and be bound by this Note and Security Agreement including terms and conditions. You acknowledge your responsibility to insure that the Credit Union is named as first lienholder on any certificate of title, if applicable. You acknowledge that you have read this entire agreement and have received a copy. The person or persons signing as "owner of collateral" are giving the Credit Union a security interest in the collateral as consideration for the making of this loan. Such persons have no personal obligation to pay this loan.

BORROWER DATE X Louveria M Burks (seal) 05/27/2017	<input type="checkbox"/> OWNER OF COLLATERAL <input type="checkbox"/> CO-BORROWER DATE (seal)
DATE (seal)	WITNESS DATE X Deanna L Taylor (seal) 5/27/2017

Signature of Co-Borrower/Co-Signer: In consideration of the Credit Union's loan to the Borrower(s), you understand that, in the event of a default by the Borrower(s), we may seek immediate payment from you of any and all sums due without making prior demand for payment upon the Borrower(s). You waive notice of acceptance of this guaranty, of any extensions in time of payment, of sale or release of any collateral for this loan and of all other notices of which you would otherwise be entitled to receive by law.

Co-Borrower/Co-Signer DATE (seal)	X Witness DATE (seal)
Co-Borrower/Co-Signer DATE (seal)	X Witness DATE (seal)



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ITEMIZATION OF THE AMOUNT FINANCED The credit union or an affiliate of the credit union may retain a portion of the amount paid to others denoted by asterisk*

Itemization of Amount Financed of	Amount Given to You Directly	Amount Paid on Your Account	Prepaid Finance Charge
\$28,500.00	\$28,500.00	\$0.00	
Amount Paid to Others on Your Behalf	TO		
	TO		
	TO		
	TO		
	TO		
	TO		

CREDIT DISCLOSURE AND AUTHORIZATION

Group Credit Insurance is voluntary and is not required to obtain credit. You cannot be denied simply because you choose not to buy credit insurance. You request the coverages elected below and agree to pay the required premium. Insurance will not be provided unless you sign below. Credit Disability is available on the primary borrower only.

YOU ELECT THE FOLLOWING INSURANCE COVERAGES:

(ONLY INSURANCE CHECKED IS BEING PROVIDED.)

	YES <input type="checkbox"/>	Total Estimated Premium	
Single Credit Life	<input type="checkbox"/>	\$0.00	e*
Joint Credit Life	<input type="checkbox"/>	\$0.00	e*
Total Disability	<input type="checkbox"/>	\$0.00	e*

X James M. Burks 05/27/2017 9-22-1964
BORROWER SIGNATURE BORROWER DATE OF BIRTH

X _____
CO-BORROWER SIGNATURE CO-BORROWER DATE OF BIRTH

* "e" means an estimate

CREDIT UNION NAME: Tech Credit Union	BORROWER NAME: Louveria M Burks
MEMBER NUMBER: [REDACTED]	LOAN DATE: 5-27-2017

LOAN AGREEMENT

PROMISE TO PAY: You promise to pay to the Credit Union on its order, the amount financed plus the finance charge according to the payment schedule as each is set forth in the disclosure on page 1 of this Agreement. Your payment amount includes interest computed and payable at the Annual Percentage Rate shown in the disclosure on the outstanding balance of the Amount Financed from the date the Finance Charge begins until repayment in full. The amount of your final payment (as well as the total Finance Charge and the total of Payments) will be somewhat more or less than the amounts disclosed if payments are not received precisely on scheduled due dates. If your loan is a variable rate loan, the interest is tied to the movements of the index shown in the disclosure on page 1. Therefore, either the amount of your periodic payments or the number of such payments are subject to change, and your final payment, finance charge, and total of payments will be different than disclosed. When received, your payment will be applied at the Credit Union's discretion to: collection costs, any late charges, the FINANCE CHARGE owing, and then to the unpaid principal balance. Unpaid interest will be paid by later payments and will not be added to your unpaid principal balance.

VARIABLE RATE: If your loan is a variable rate loan as indicated by the box "[]" denoted variable rate on page 1 being checked, you understand that your contract interest rate may change (increase or decrease) from time to time during the life of your loan based upon movements of the index shown in the disclosure. If the index ceases to be made available by the publisher, or by any successor to the publisher, the Credit Union will set the interest rate by using a comparable index. Any increase in the interest rate will not be more than the stated limit in the disclosure for any change date.

The **ANNUAL PERCENTAGE RATE** on existing balances will be adjusted periodically. The frequency of **ANNUAL PERCENTAGE RATE** adjustments and the dates on which adjustments will be made are shown on page 1. This rate will remain in effect until the following adjustment date. The **ANNUAL PERCENTAGE RATE** will be rounded upward to the nearest one-quarter of one percent (1/4 of 1%). The minimum and maximum **ANNUAL PERCENTAGE RATE** which will be charged under this agreement, the present **ANNUAL PERCENTAGE RATE** and the corresponding periodic daily rate are shown on page 1.

DEFAULT AND REPOSSESSION: You understand you will be in default (1) if you fail to make any payment on time; (2) in the event of your death; (3) in the event of your insolvency or the filing of any requests for relief under the bankruptcy code by or against you; (4) if you are the subject of any legal process which seeks to attach your Credit Union account, any of your property or rights; (5) if you have given the Credit Union false or inaccurate information in obtaining a loan or any other Credit Union services; (6) if you do any act or fail to do any act which the Credit Union believes endangers the collateral, if any, or your ability to repay what you owe, including but not limited to, leaving your current employment; (7) if you break any promise you have made under this or any other agreement with the Credit Union. (8) if you use the collateral in any illegal activity. In the event of a default, you understand that the decision to take action is the sole discretion of the Credit Union and that the failure to act on one default will not stop action on another. You further agree that the Credit Union does not have to provide you advance notice before taking action on any default, unless required to do so by applicable law. This Agreement, the Uniform Commercial Code, and other applicable law, authorize the Credit Union to take various actions; and the Credit Union may rely on any or all of those sources.

The Credit Union may also file suit to recover the collateral and/or collect what you owe. If the Credit Union incurs any expenses in taking these actions, or in protecting its rights to the collateral, you agree to pay all costs of collection, including court cost and attorney fees, if any sums owing are collected by or through an attorney at law, as well as any late charges that might be imposed or as allowed by applicable law.

ENTIRE BALANCE DUE: If you default, all of your obligations under this contract will immediately be due without you receiving any advance notice. The undersigned individually and jointly waive presentment, demand, protest or notice of protest and any notice that the Credit Union is demanding payment in full of the entire outstanding balance under the contract because of default or for any other reason. If the Credit Union accepts any payment of your debt under this contract after having demanded payment on the entire unpaid balance due or after the Credit Union has sued you, this won't be considered a waiver or forgiveness of any default in payments or any other default on your part. The Credit Union will apply any such payments to your unpaid balance. The Credit Union can delay enforcing any of its rights without losing them.

LATE CHARGES: If any payment is made late, you may be charged a late charge. You agree to pay the late charge if any is disclosed in the disclosure on page 1. In the event that applicable law is interpreted so that the interest or other charges collected in connection with this loan would exceed permitted limits, any such charge shall be reduced by the amount necessary to reduce the total charge to the permitted limit and sums already collected which exceeded permitted limits shall be credited to the principal amount of your loan or refunded at the discretion of the Credit Union.

CO-BORROWER OR CO-SIGNER: If you are signing this Agreement as co-borrower or co-signer, you waive your right to require the Credit Union to attempt collection of this loan from the principal borrower first. You agree to be jointly and severally responsible with the principal borrower for all advances and charges on this Loan Agreement. You understand that the Credit Union may elect to collect on this account from you first in the event of any default. You understand that all the terms of this Agreement apply to you as well as the principal borrower and you waive any requirement that you be notified of changes in the terms of this Agreement.

ADDITIONAL PROVISIONS: Each provision of this Agreement must be considered as part of the total agreement and cannot, in any way, be severed from it. However, you also agree that should any part of the agreement be found invalid, it will in no way affect the remainder of this Agreement. The Credit Union's rights, powers and remedies under this Agreement shall be cumulative and in addition to all rights, powers and remedies provided by law. No failure or delay by the Credit Union in exercising any such rights, power or remedy shall be deemed a waiver thereof; any such waiver must be in writing signed by the Credit Union. You understand that the validity, construction and enforcement of this agreement shall be governed by the laws of the State of Indiana. I authorize the use of electronic signatures, facsimile signatures and photocopied signatures for all purposes, said signatures to have the same force and effect as original signatures for all transactions, included in applications or agreements with the credit union.

CREDIT INSURANCE: The monthly premium for your credit life and/or disability insurance is based on your outstanding loan balance as of the last business day of the month and posted to your loan on the 1st day of the following month when we pay the premium. You pay the cost of the credit life and/or disability insurance as a part of your monthly payment. A finance charge will be collected on the premium from the posting date to the date of your payment. If you are late in paying or fail to make a periodic payment, the Credit Union may advance funds on your behalf to pay such premiums and may impose additional finance charges on the amount advanced. The credit union may cease to advance funds on your behalf and your insurance will automatically cancel for non-payment of premiums. If you elected voluntary credit insurance, you understand that insurance rates are not guaranteed, however we will notify you in advance if they are to be changed.

OTHER TERMS: The Credit Union may delay taking any action to protect its rights as many times as it wants as long as it wants without losing them. If any part of this Agreement is determined by a court to be unenforceable, the rest will remain in effect. All of the Credit Union's rights shall inure to the benefit of its successors and assigns and all of your obligations shall bind your heirs or legal representatives.

TREATMENT OF PAYMENTS: Payments must be received at any branch by closing on a business day to be credited to your account as of that same day. If any payments made by you are less than the total payment due, the Credit Union may allocate such payment at its sole discretion.

NOTICE: You agree and attest that your name and address shown herein is your legal name and the place of your residence, and such address is the proper address for all notice(s) required by this Agreement, and you further understand that any changes in this address must be submitted to the Credit Union in writing to be effective.

SAVINGS CLAUSE: If any of the provisions of this Agreement shall be held invalid or unenforceable, then this Agreement shall be construed as if it did not contain those provisions and all rights and your obligations hereunder shall be construed and enforced accordingly.

CREDIT UNION NAME: Tech Credit Union	BORROWER NAME: Louveria M Burks
MEMBER NUMBER: [REDACTED]	LOAN DATE: 5-27-2017

SECURITY AGREEMENT

SECURITY INTEREST: By signing this Agreement and receiving the benefits of your loan described on page 1, you are giving the Credit Union a security interest in the property described on page 1, and all present and future shares you have in any account in the Credit Union in which you have an interest. Under the Federal Credit Union Act, we have a statutory lien on your shares and other deposits. This means the Credit Union may place a lien on (freeze) your present and future shares, share certificates and dividends to the extent of that portion of your loan that is in default. You are not giving a security interest in any shares or monies in any IRA, SEP, KEOGH, or any other account which, if pledged would result in the loss of special tax treatment under the Internal Revenue Code. This security interest covers not only that property but all proceeds, substitutions or replacements, accessions, improvements, all proceeds from insurance and all refunds of unearned premiums. You are also giving a security interest in all present and future checking accounts you have with the Credit Union. You authorize the Credit Union to take that money and apply it to what you owe if you are in default. The Credit Union may, but does not have to, allow you to withdraw a portion of your shares or funds without affecting its security interest. Any time this Agreement refers to collateral, it means any or all of the property described on page 1. You are giving this interest to secure repayment of your loan as well as any other amounts you now owe or will owe the Credit Union. If the collateral is household goods as defined in the Federal Trade Commission Fair Credit Practices Rule, it only secures obligations for the purchase money for that collateral or a refinancing or consolidation of such obligations. However, cross collateralization does not extend to any dwelling.

CROSS COLLATERALIZATION: You hereby grant a security interest to the Credit Union in all assets and collateral separately pledged to the Credit Union as collateral for this, or any loan transaction. You further agree that any security interest granted to secure this loan shall also collateralize any other indebtedness that you may now have or may have in the future with the Credit Union. It is the intention of this grant to provide for cross-collateralization. To further secure the payment of this loan and all other indebtedness to the Credit Union now owed or hereafter owed by you, whether or not said indebtedness was intended to be secured or personal, you grant a security interest to the Credit Union in all assets or whatever nature and kind that are pledged hereby as collateral for the within indebtedness. This provision is intended to create cross-collateralization.

PROTECTION OF COLLATERAL: You promise that you will use the proceeds of the loan to buy the collateral or that you own the collateral and that no one else has any interest in it or claim against it. If you do not make your payments as required, or if any other event described in the Default and Repossession paragraph occurs, the Credit Union can take the Collateral, without breach of the peace, and sell it to reduce your debt after giving you the proper notice or it can take advantage of any other rights and remedies given to secured parties under the Uniform Commercial Code or other applicable law. You agree: (a) to maintain, protect and to preserve the Collateral; (b) not to use or permit any one to use the Collateral in violation of this agreement or any statute, regulation or ordinance or any policy of insurance covering the Collateral; (c) to pay promptly when due all taxes, charges, encumbrances or liens now or later imposed upon or affecting the Collateral; (d) to notify the Credit Union promptly of any change of your name or address on file; (e) to help the Credit Union do all that is necessary to protect the Credit Union's security interest in the Collateral, including giving the Credit Union all endorsements, assignments, financing statements, or other writings which are necessary to protect the Credit Union's security interest and its priority; (f) not to sell, encumber, lease, rent, otherwise dispose of, or give the Collateral to anyone else other than the Credit Union; (g) to promptly deliver to the Credit Union in the form received, all proceeds of the Collateral you receive; (h) at any reasonable time, upon the Credit Union's demand, to exhibit to the Credit Union and allow the Credit Union to inspect the Collateral. You warrant that title to said collateral shall be registered in the name only of such Borrower/Borrowers signatory hereto. You promise to have the Credit Union's security interest shown on any certificate of title that may be issued. You give the Credit Union authorization to file a financing statement to protect its security interest from the claims of others. Secured Party may act on any direction or authorization of any undersigned Borrower.

PROPERTY INSURANCE AND TAXES: You are required to fully insure the collateral against loss and damage and pay all taxes due. You may obtain this insurance through any insurance company of your choice, unless the Credit Union, for good cause, refuses to accept it. You agree that if the

Credit Union does not receive a copy of your policy within 30 days, and in deductible amounts acceptable, it is authorized to obtain any kind of insurance to protect the Credit Union from financial loss. **THE INSURANCE WILL NOT BE LIABILITY INSURANCE.** This could result in less protection for you and at a higher cost. The Credit Union will add the premium for this insurance to the applicable loan account and charge you a **FINANCE CHARGE** at the applicable rate. You agree that the Credit Union, at its option, may amortize the cost of collateral protection insurance for the policy term of coverage and increase your scheduled payment by the resulting amount. You promise to have any insurance policy payable to the Credit Union and, if asked, to deliver it to the Credit Union. The policies for such insurance must say that the Credit Union is to be paid if there is a loss. If the Collateral is lost or damaged, the Credit Union can use the insurance proceeds to replace or repair it, or to repay any amounts you owe the Credit Union. You also promise to pay all taxes due on the collateral. If you fail to do so, the Credit Union may, but does not have to pay the taxes and add the amount to the unpaid principal balance of the loan and charge you a **FINANCE CHARGE** at the same rate as your loan.

DEFAULT: You will be in default if you break any promise made under the security agreement or if you are in default on your loan. If you are pledging property as an other owner of collateral, you will be in default if anyone who signed or otherwise authenticated the Note is in default.

DEFAULT REMEDIES: When you are in default and after expiration of any right you have under applicable state law to cure your default, the Credit Union can require immediate payment of your outstanding balance. You agree that the Credit Union has the right to take possession of the property without judicial process, and you authorize a right of entry (other than to a dwelling) for repossession. The Credit Union will not be responsible for any personal property not covered by this Agreement that you leave inside the property or that is attached to the property. The Credit Union will try to return that property to you. After the Credit Union takes repossession of the property, the Credit Union can sell it and apply the money to what you owe. The Credit Union will give you notice of any public sale or the date when a private sale will be held. The Credit Union will deduct its expenses for taking possession of the property and for any commercially reasonable preparation or processing, storage and reasonable attorney's fees to the extent permitted under state law or awarded under Bankruptcy Code. The rest of the sale money has been applied to the unpaid balance and what you owe. You will pay interest on that amount at the loan interest rate until the amount has been repaid.

OTHER TERMS: The Credit Union may delay taking any action to protect its rights as many times as it wants as long as it wants without losing them. If any part of this Agreement is determined by a court to be unenforceable, the rest will remain in effect. All of the Credit Union's rights shall inure to the benefit of its successors and assigns and all of your obligations shall bind your heirs or legal representatives. The Credit Union reserves the right to impose a charge for statements regarding an accounting of its security interest.

RIGHT OF OFFSET: The Credit Union may at any time without demand or notice of any kind, appropriate and apply toward the payment of the unpaid balance due, any unpaid shares, dividends, or other funds that would not have adverse tax consequences. You appoint us as your Attorney-in-Fact to perform any act(s) which we feel are necessary to protect our security interest.

RELEASE OF COLLATERAL: If the Credit Union releases collateral for sale by you, proceeds will be applied to your loan. You understand that if a balance remains owing after sale proceeds are applied to your loan, you are obligated to continue making scheduled periodic payments in accordance with the payment schedule of your loan with the Credit Union. If the Credit Union incurs a fee to release its lien, we will draft your share or share draft account for the amount of the fee.

GENERAL: No waiver by Secured Party of any default shall operate as a waiver of any other default or of the same default on a future occasion. All rights of Secured Party hereunder shall inure to the benefit of its successors and assigns; and all obligations of Borrower shall bind his heirs, executors or administrators or his or its successors or assigns. If there is more than one Borrower, their obligations hereunder shall be joint and several.

NOTICE: You agree and attest that your name and address shown herein is your legal name and the place of your residence, and such address is the proper address for all notice(s) required by this Agreement, and you further understand that any changes in this address must be submitted to the Credit Union in writing to be effective.